IN THE CLAIMS:

1.   (Currently Amended) A method of preparing a tax return comprising the steps of:
~~Subscribing to~~ authorizing a financial recording service provider to receive tax data resulting from transactions between a client taxpayer and one or more specified financial institutions, wherein each of said transactions occurs during a subsequent time period beginning after said authorization;
        transmitting said tax data resulting from transactions between said taxpayer and a given one of said financial institutions directly from said given institution to said financial recording service provider;
        storing all of said transmitted tax data under the control of said financial recording service provider; and
        sending all of said tax data from said financial recording service provider to a tax return preparer, for use in preparing a tax return for said taxpayer, after the end of said time period,
        ~~receiving tax data from the financial recording service provider;~~
        ~~validating the tax data received from the financial recording service provider; and,~~
        ~~submitting the validated tax data.~~

2.   (Currently Amended) The method of Claim 1 wherein ~~the validated tax data is submitted to a tax authority.~~ no tax data other than said tax data resulting from said transactions that occur during said time period is transmitted from said specified financial institutions to said financial recording service provider, in regard to said client taxpayer.

3.   (Currently Amended) The method of Claim 1 wherein the ~~validated tax data is submitted to the financial recording service provider.~~ time period comprises a specified fiscal year, and tax data pertaining to a particular transaction is transmitted to said financial recording service provider at the time said particular transaction occurs.

4.   (Currently Amended) The method of Claim 1 wherein ~~the validated tax data is submitted to a tax return preparation service.~~ said tax return preparer is a separate and distinct entity from said financial recording service provider.

5.   (Original) The method of Claim 1 further comprising the step of:

updating the client specified taxpayer's tax data with additional financial data.

6.   (Currently Amended) A method of preparing a tax return comprising the steps of:

receiving tax data associated with a client taxpayer from [[an]] a financial institution during a specified fiscal year;

seeding a tax return with inserting the tax data received from the institution into a tax return during the specified fiscal year; and,

validating the tax data in the tax return; and

submitting the tax return to a tax authority after the end of the specified fiscal year.

7.   (Original) The method of Claim 6 wherein the client taxpayer may validate the tax data in the tax return.

8.   (Original) The method of Claim 6 further comprising the steps of:

updating the tax data with additional tax data.

9.   (Original) The method of Claim 8 wherein validating the additional tax data is performed by the client taxpayer.

10.   (Original) The method of Claim 8 wherein validating the additional tax data is performed by the financial recording service provider.

11.   (Original) The method of Claim 8 wherein validating the additional tax data is performed by a tax return preparation service.

12.   (Original) The method of Claim 8 wherein validating the additional tax data is performed by the institution.

13.   (Original) The method of Claim 6 further comprising:

billing the client taxpayer subscriber.

14.   (Currently Amended) A system for preparing a tax return comprising:

means for ~~subscribing to~~ authorizing a financial recording service provider to receive tax data resulting from transactions between a client taxpayer and one or more specified financial institutions, wherein each of said transactions occurs during a subsequent time period beginning after said authorization;

means for transmitting tax data, resulting from transactions between said taxpayer and said financial institutions, directly from said given institution to said financial recording service provider;

means for storing all of said transmitted tax data under the control of said financial recording service provider;

means for validating said tax data; and

means for sending all of said validated tax data from said financial recording service provider to a tax return preparer, for use in preparing a tax return for said taxpayer, after the end of said time period.

~~means for receiving tax data from the financial recording service provider;~~

~~means for validating the tax data received from the financial recording service provider;~~

~~and;~~

~~means for submitting the validated tax data.~~

15.   (Original) The system of Claim 14 wherein the validated tax data is submitted to a tax authority.

16.   (Original) The system of Claim 14 wherein the validated tax data is submitted to the financial recording service provider.

17.   (Original) The system of Claim 14 wherein the validated tax data is submitted to a tax return preparation service.

18.   (Original) The system of claim 14 further comprising:
updating the tax data with additional financial data.

19.   (Currently Amended) A system for preparing a tax return comprising:
means for receiving tax data associated with a client taxpayer from [[an]] a financial institution during a specified fiscal year; and,
means for seeding a tax return with inserting the tax data received from the institution into a tax return during the specified fiscal year; and
submitting the tax return to a tax authority after the end of the specified fiscal year.

20.   (Original) The system of Claim 19 wherein the client taxpayer may validate the tax data.

21.   (Original) The system of Claim 19 further comprising:
means for updating the tax data with additional tax data.

22.   (Original) The system of claim 21 wherein validating the tax data is performed by the client taxpayer.

23.   (Original) The system of Claim 21 wherein validating the tax data is performed by the financial recording service provider.

24.   (Original) The system of Claim 21 wherein validating the tax data is performed by a tax return preparation service.

25.   (Original) The system of Claim 21 wherein validating the tax data is performed by the institution.

26.   (Canceled)

27.   (Canceled)

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28.   (Canceled)

29.   (Canceled)

30.   (Canceled)

31.   (Canceled)

32.   (Canceled)

33.   (Canceled)

34.   (Currently Amended) A computer program product for preparing a tax return comprising ~~the steps of~~:

first instructions for ~~receiving tax data from the~~ authorizing a financial recording service provider to receive tax data resulting from transactions between a client taxpayer and one or more specified financial institutions, wherein each of said transactions occurs during a subsequent time period beginning after said authorization;

second instructions for transmitting said tax data, resulting from transactions between said taxpayer and a given one of said financial institutions, directly from said given institution to said financial recording service provider;

third instructions for storing all of said transmitted tax data under the control of said financial recording service provider;

fourth instructions for validating said tax data; and

fifth instructions for sending all of said tax data from said financial recording service provider to a tax return preparer, for use in preparing a tax return for said taxpayer after the end of said time period.

~~second instructions for validating the tax data; and,~~

~~third instructions for submitting the validated tax data.~~

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35.   (Original) The computer program product of Claim 34 wherein the validated tax data is submitted to a tax authority.

36.   (Original) The computer program product of Claim 34 wherein the validated tax data is submitted to the financial recording service provider.

37.   (Original) The computer program product of Claim 34 wherein the validated tax data is submitted to a tax return preparation service.

38.   (Original) The computer program product of Claim 34 further comprising:
       fourth instructions for updating the tax data with additional financial data.

39.   (Currently Amended) A computer program product for preparing a tax return comprising ~~the steps of~~:
       first instructions for receiving tax data associated with a client taxpayer from [[an]] a financial institution during a specified fiscal year;
       second instructions for ~~seeding a tax return with~~ inserting tax data received from the institution into a tax return during the specified fiscal year; and,
       third instructions for ~~validating the tax data~~ submitting the tax return to a tax authority after the end of the fiscal year.

40.   (Currently Amended) The computer program product of Claim 39 further comprising:
       fourth instructions for ~~submitting the validated~~ validating the tax return before submitting it to a tax authority.

41.   (Original) The computer program product of Claim 39 wherein the client taxpayer may validate the tax data in the tax return.

42.   (Original) The computer program product of Claim 39 further comprising:

       fourth instructions for updating the client taxpayer's tax data with additional tax data;
and,

       fifth instructions for validating the additional tax data.

43.   (Original) The computer program product of Claim 42 wherein validating the tax data is performed by the client taxpayer.

44.   (Original) The computer program product of Claim 42 wherein validating the tax data is performed by the financial recording service provider.

45.   (Original) The computer program product of Claim 42 wherein validating the tax data is performed by a tax return preparation service.

46.   (Original) The computer program product of Claim 42 wherein validating the tax data is performed by the institution.

47.   (Original) The computer program product of Claim 42 further comprising:

       sixth instructions for billing the client taxpayer subscriber.

48.   (Canceled)

49.   (Canceled)

50.   (Canceled)

51.   (Canceled)